IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):

Anmol N. Matada

Assignee:

International Business Machines Corp.

Title:

CREDIT CARD APPLICATION AUTOMATION SYSTEM

Serial No.:

to be assigned

Filing Date:

On or about August 8,

2003

Examiner:

Group Art Unit:

Docket No.:

AUS920030385US1

Austin, Texas August 7, 2003

COMMISSIONER FOR PATENTS Mail Stop Patent Application P.O. Box 1450 Arlington, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, the documents listed on the accompanying PTO Form-1449 are called to the attention of the Examiner for the above-identified patent application. Copies of each of these documents are enclosed.

Citation of these documents shall not be construed as an admission that the documents are necessarily prior art with respect to the subject invention, a representation that a search has been made, or an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

Respectfully submitted,

Attorney for Applicant(s)

Reg. No. 31,986

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Complete if Known

Application Number to be assigned

Filing Date On or about 8/8/03

First Named Inventor Matada

Art Unit

(Use as many sheets as necessary)

Examiner Name

Sheet 1

Attorney Docket Number

			U. S. PATENT D		
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (F known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS									
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages				
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)	MM-DD-YYYY		Or Relevant Figures Appear	T ⁶			
	<u></u>	EP 1,161,060 A1	12-05-2001	Natsuno					
		EP 1,265,200 A1	12-11-2002	Flitcroft					
		WO 02/35,435 A1	05-02-2002	Jaros					
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